

Under the Windows

[or what the Bible says about finances]

The choice to live under the shelter of God's protection and the flood of his provision is exactly that – a choice. It is not a matter of heaven or hell. It is not an Old Covenant versus New Covenant issue. It is not a Law/grace dilemma. It is, however, a choice between blessing and discipline (the not-fun kind.) God told Hosea that his people perished because of ignorance¹. The purpose of this brief discussion on biblical financial principles is to eliminate any such ignorance, so that through trust and obedience, you might be able to say with confidence that God will supply all you need through his “glorious riches” in Christ Jesus².

Through the next few pages, we will look briefly at two biblical financial principles that, if followed, will place you beneath the floodgate of God's material blessing for your life. There are other principles regarding wealth management, financial planning, investment and wise stewardship, but the following principles are core, and should be the starting place and compass for the journey.

Principle #1: Don't let greed be your god.

So important is this principle that God included it in his top ten. When establishing his covenant with the nation of Israel, he delivered the Decalogue (lit. “ten sayings”) or Ten Commandments to Moses as his Law of the Covenant. The last saying of that Covenant Code was the commandment to not covet (wish for longingly) others' houses, spouses, employees, possessions, or anything else for that matter³.

Greed and materialism are one in the same. Materialism is narcotic, and its victims are not limited to its addicts. Think of the lives ruined by the greed-driven corporate scandals of the past few years. Greed leaves a landscape of wasted lives in its wake. Greed raids pensions, plunders the environment, turns friends into enemies, robs children of their parents and destroys marriages. It leaves its junkies empty. Perhaps this why it is written, “the **love** of money is the root of all kinds of evil⁴.”

Jesus said it is impossible to serve God and greed at the same time. Therefore, if you want God to be your Source, you must slay the green-eyed monster and avoid envying other people's stuff. There is much to be said about wise use of credit here as well, but for this discussion we'll leave it at this: don't spend money you don't have for things you don't need. Many of you have already learned this lesson the hard way.

Read **Matthew 6:19-34**. Are these promises to provide for our material needs conditional or unconditional? Focus in on verses 31-33 real tight now. What is the condition? What is the promise?

The principle is this: live for what lasts forever and the temporary things will be freely provided. Live for things that are temporary, and all you hold dear will turn to ash. In the end you will be left wasted, lonely and unprepared for eternity.

It should be clarified that material possessions are not inherently bad and neither is money. It is the inappropriate attention and affection placed material possessions that constitute materialism. Nor is wealth evil. It is the unrestrained and misguided pursuit of wealth that equals greed. The happiest and most fulfilled people on earth are those who have learned to be content, yet press on toward wise goals.

Materialism is the fastest path away from the protection and provision of God. But a passionate pursuit of God and his priorities will place you beneath his blessing. Psalm 37:4 reads “Delight yourself in the LORD and he will give you the desires of your heart.” Again, notice the condition, then the promise.

Principle #2 The Law of the Harvest (the one law you can never break)

The other principle the Bible teaches about living under God's blessing has to do with tithing. A tithe (lit. "tenth") is giving back to God 10% of what he has given you. In an agrarian society, tithes were based on commodities such as crops and herds. In a market society like ours, it would be based on currency. Tithes were paid to Levite priests who ministered in the Tabernacle/ Temple/ synagogue systems (an Old Testament precursor of the Christian local church.) This was how the livelihoods of the ministers and the supplies for the ministry were funded. The Levites also used the tithes to help care for the needy. In addition to regularly giving a tenth of their increase to God, they would also give additional gifts and offerings on special occasions or for special needs. Scholars estimate that the typical Jewish family gave about **30%** back to God annually through tithes, offerings, and sacrifices.

If you have ever worked with a secular financial planner, you might have been surprised to hear them tell you to give at least 10% of your income to a charity or non-profit organization. The secular world has recognized a direct correlation between tithing and financial prosperity. Let me show you why... and it has little to do with tax benefits.

Read the following passage from **Malachi 3:8-12**:

"Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. You are under a curse-- the whole nation of you-- because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.

Notice the points of this passage:

- God considered their refusal to tithe robbery.
- They had removed themselves from his blessing and brought upon themselves a curse.
- God instructed them to bring the "whole" tithe to the storehouse (a symbol of his house.)
- The "whole" tithe went to the storehouse. Special offerings above the tithe were designated.
- This is the only place in the Bible where God says to test him.
- Obedience in this area would cause God to protect their possessions and pour out blessing more than they could accommodate.

Common Questions About the Tithe

1. Doesn't tithing only apply to those under the Law in the Old Testament?

This is a common misunderstanding. Tithing was not started under the Law. It was started by Abraham, the father of our faith, about 1500 years before the Law was given to Moses. The New Testament does not void the Old Testament, it fulfills it (fills it full of meaning.) There were three kinds of "law": the national code (civil law), the ceremonial (Levitical) code, and the Covenant Code (Ten Commandments.) The national code does not apply to us because we are not citizens of Israel and we have our own civil code. The ceremonial code was a foreshadow of Christ and was fulfilled in Him. This is the primary point of the book of Hebrews and why there is no more animal sacrifice. However, Jesus brought over the Ten Commandments, and even amplified them by showing us their true intent, and made them normative for his followers. It is still sin to commit murder, adultery, lie, etc. The lessons of the Old Testament should not be discarded by New Testament believers.

2. *Did Jesus say anything about tithing?*

Yes. He endorsed tithing in Luke 11:42 and thus made it normative for his followers.

3. *What are the New Testament examples of giving?*

Actually, tithing is not the common example given in the New Testament. Instead of giving 10%, the examples of the NT (widow's mite, Zacchaeus, early church⁵) was giving 100%. The New Testament examples are those of sacrificial giving.

4. *Are ministers supposed to tithe?*

Yes. According to Numbers 18:26, the Levite priests were required to tithe. Absent any New Testament instruction otherwise, it seems clear that ministers should lead by example.

5. *Doesn't the New Testament say we should give "as we have purposed in our hearts?" Does that eliminate the tithe?*

Yes and no. In 2 Corinthians 9:7 Paul did write, "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." However, the verses before it shed light on the context. Paul was speaking of an specific gift promised to him by these Christians to fund a missionary journey. The thrust of this passage was encouraging people to follow through on what God had led them to do. This was not addressing the believers' responsibilities to their local church, but the promise they had made him for his missionary effort, so it would fall under the category of offering. To read it in its context, read verses 1-15.

6. *Do I have to tithe to be a good Christian?*

There is no such thing as a good Christian. The only thing one can do to be a Christian is trust in the provision God has made through Jesus and turn to him. Tithing is an issue of worship, trust, obedience and blessing, not heaven and hell.

7. *Can I designate my tithe?*

You can do whatever you want, even rob God of it. The question is that of giving it to God as he prescribed or trying to control it yourself. Remember the distinction between the tithe and offerings.

8. *What is the Law of the Harvest?*

It is the one law you will never break – the law of sowing and reaping: Galatians 6:7 – "Do not be deceived: God cannot be mocked. A man reaps what he sows."

Its tenets are:

1. You reap **what** you sow (blessing or discipline)
2. You reap **after** you sow (not before)
3. You reap **more** than you sow (exponential blessing or discipline)

¹ Hosea 4:6

² Philippians 4:19

³ Exodus 20:17

⁴ 1 Timothy 6:10

⁵ Mark 12:41-44, Luke 19:5-9, Acts 4:33-35